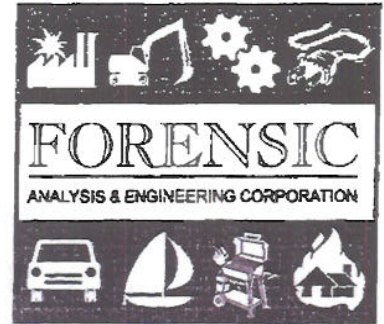


January 3, 2006

State Farm Insurance  
Ms. Christy Sims, Claims Adjuster  
PO Box 6759  
D'iberville, MS 39540

Re: Hurricane Damage Assessment Investigation  
Insured: Mr. Terri Mullins  
Date of Loss: 8-29-2005  
SF Claim No. 24-Z456-029/99-CT-5147-5  
FAEC Case No: 530-0002-05-25



JAN 03 2006

Dear Ms. Sims,

Forensic Analysis & Engineering (FAEC) is pleased to provide the following report of our engineering investigation and evaluation of the reported damage to the subject residence located at 6057 Pine Tree Drive in Kiln, MS.

We initially received this assignment on September 26, 2005. FAEC performed a field investigation of the subject insured residence on October 11, 2005. In this assignment we were tasked to inspect the subject home to determine if wind or water damaged the residence. We were also asked to inspect the foundation and surrounding areas for damage.

This summary report is being submitted in fulfillment of our assignment in this matter.

#### BACKGROUND

On the morning of August 29, 2005, the Mississippi coast, including the city of Kiln, was impacted by Hurricane Katrina, which was classified as a Category-4 hurricane when it made landfall. The hurricane's winds and rising water caused excessive damage to structures along the gulf coast.

Hurricane Katrina also damaged weather stations and water level gauging stations along the Mississippi coast. Therefore, accurate wind and water level data are not available. In order to assist in evaluating damage, FAEC has synthesized data from the Hurricane Forecast Advisories and Hurricane Public Advisories available at noaa.gov, and from a report prepared for State Farm Insurance companies by Weather Data, Inc.

## FORENSIC ANALYSIS & ENGINEERING CORPORATION

ESTABLISHED 1966

FORENSIC ENGINEERING, PRODUCT DEFECT ANALYSIS & ACCIDENT RECONSTRUCTION

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Title: Hurricane Damage Assessment Investigation  
Insured: Terri Mullins  
Claim/Policy No.: 24-Z456-029/99-CT-5147-5  
FAEC File No.: 530-0002-05-25

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- There was tree damage in the neighborhood with trees falling to the west northwest.
- There was shingle damage to houses nearby.
- The owner of the trailer across the street, whose home was impacted by the insured's, indicated that the water had come up to the bottom of her trailer. This was estimated to be between 2 and 3 feet above grade.
- The foundation for the insured's home consisted of concrete block piers about 2 feet above grade. No tie downs were observed, however one photograph furnished by the insured pictured, what appeared to be, a minimally effective tie down.

## CONCLUSIONS & OPINIONS

Based on the information that has been presented to FAEC, evidence gleaned during our inspection, and our understanding of the storm water and wind conditions associated with Hurricane Katrina and how those conditions affected the neighborhood area of the insured residence conditions at the time of the storm, FORENSIC ANALYSIS & ENGINEERING CORPORATION makes the following conclusions regarding the claimed damage and the integrity of the property investigated:

- The tree failures in the northwesterly direction were the result of winds out of the southeast from the approaching hurricane.
- The damage to the interior of the house could not be determined as no evidence was available.
- The movement of the house across the street with minimal obvious wind damage is consistent with a buoyant force applied to the building by rising water allowing the wind to blow the house northwards until it reached an obstruction.

The conclusions and opinions presented in this report are based on the results of FAEC's field investigation of the subject residence, as well as our analysis of the available wind and localized water level data and upon all of the other associated information that we have gathered during the course of our investigation efforts to date. If additional information or facts become available which materially affect these stated conclusions and opinions, then, FAEC reserves the right to amend or change its opinions and conclusions as needed.

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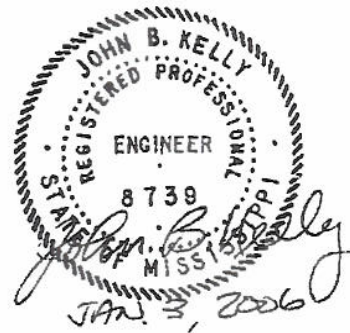
Title: Hurricane Damage Assessment Investigation  
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FAEC File No.: 530-0002-05-25

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It has been our pleasure to perform this structural engineering analysis for you. We trust that our efforts will meet with your approval and that this report meets its intended purpose. Please call if you have any questions concerning this report or if I or any of FORENSIC ANALYSIS & ENGINEERING CORPORATION'S staff can be of further support.

Respectfully submitted,  
**FORENSIC ANALYSIS & ENGINEERING CORPORATION**

*John B. Kelly*  
John B. Kelly, PE  
Senior Principal Engineer



As it is the practice of FAEC to emphasize and ensure the technical quality of its work through peer review, the content of this report has been reviewed by the undersigned to ensure that all stated conclusions and supporting facts are technically consistent and meet the requirements of current engineering and scientific principles.

**FORENSIC ANALYSIS & ENGINEERING CORPORATION**

*William C. Forbes*  
William C. Forbes, PE, DEE  
Senior Principal Engineer